

May 2011 Medicare Supplement Plan F

Covered Services	Medicare Covers	Medicare Supplement Plan F Covers	You Pay
Medicare Part A (Inpatient)			
1. Hospitalization* - Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but \$1,132 (Part A Deductible)	\$1,132 (Part A Deductible)	\$0
Days 61 - 90	All but \$283 per day	\$283 per day	\$0
91st day - 150th day of a hospital confinement: - While using 60 lifetime reserve days	All but \$566 per day	\$566 per day	\$0
- After lifetime reserve days are used: • Additional 365 days	\$0	100% of Medicare eligible expenses	\$0**
• Beyond additional 365 days	\$0	\$0	All costs
2. Skilled Nursing Care Facility* -You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	\$0	\$0
21st through 100th day	All but \$141.50 per day	Up to \$141.50 per day	\$0
101st day and thereafter	\$0	\$0	All costs
3. Blood			
- First 3 pints	\$0	All costs	\$0
- Additional pints	100%	\$0	\$0
4. Hospice Care			
Available as long as your doctor certifies you are terminally ill and you elect to receive these services.	All but very limited coinsurance for outpatient drugs and inpatient respite care	\$0	Coinsurance for outpatient drugs and inpatient respite care
<div>* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.</div> <div>** NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time, the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.</div>			
5. Medical Expenses: IN OR OUT OF THE THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as Physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First \$162 of Medicare-approved amounts***	\$0	\$162 (Part B Deductible)	\$0
Remainder of Medicare-approved amounts	about 80%	about 20%	\$0
Part B excess charges (above Medicare-approved amounts)	\$0	100%	\$0
6. Preventive / Diagnostic Services			
A. Annual Routine Physical Examination	0%	0%	100%
B. Pap Smears / Pelvic Exams / Clinical Breast Exams (Medicare covers every 24 months, unless retiree is in a high risk group for cervical or vaginal cancer, then every 12 months)	100% Test about 80% physician	0% Test about 20% physician	0%
• Mammograms (every 12 months for women over the age of 40)	about 80%	about 20%	0%
• Bone Mass Measurement (once every 24 months for qualified individuals and more often if medically necessary)	about 80%	about 20%	0%
C. Prostate Cancer Screening (age 50+ every 12 months)	about 80%	about 20%	0%
• Digital rectal exam (age 50+ every 12 months)	about 80%	about 20%	0%
• Prostate Specific Antigen Test (PSA) (age 50+ every 12 months)	100%	0%	0%
D. Glaucoma Screening (every 12 months for those with high risk of glaucoma)	about 80%	about 20%	0%

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E. Colon Cancer Screening (frequency of testing is determined by the type of test and risk of colon cancer)	about 80%	about 20%	0%
F. Diabetes Screening	100%	0%	0%
G. Diabetes Services and Supplies	about 80%	about 20%	0%
H. Blood Testing for Cardiovascular Disease	100% Test about 80% physician	0% Test about 20% physician	0%
I. Immunizations (Flu, Pneumonia, Hepatitis B)	Flu: 100% Pneumonia: 100% Hepatitis B: about 80%	Flu: 0% Pneumonia: 0% Hepatitis B: about 20%	Flu: 0% Pneumonia: 0% Hepatitis B: 0%
J. Clinical Diagnostic lab	100%	0%	0%
K. Diagnostic X-Ray, PET Scans, CT Scans, MRIs / MRAs	about 80%	about 20%	0%
7. Blood			
- First 3 pints	\$0	All Costs	\$0
- Additional pints: • First \$162 of Medicare-approved amounts***	All but \$162 (Part B Deductible)	\$162 (Part B Deductible)	\$0
- Remainder of Medicare-approved amounts	about 80%	about 20%	\$0
*** Once you have been billed \$162 of Medicare-approved amounts for covered services (which are noted with an asterisk), your part B deductible will have been met for the 2011 calendar year.			
Medicare Parts A & B			
8. Home Health Care - Medicare approved services			
- Medically necessary skilled care services and medical supplies	100%	\$0	\$0
- Durable medical equipment: • First \$162 of Medicare-approved amounts***	\$0	\$162 (Part B Deductible)	\$0
• Remainder of Medicare-approved amounts	about 80%	about 20%	\$0
*** Once you have been billed \$162 of Medicare-approved amounts for covered services (which are noted with an asterisk), your part B deductible will have been met for the 2011 calendar year.			
Other Benefits Not Covered By Medicare			
9. Foreign Travel - not covered by Medicare - Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
- First \$250 each calendar year	\$0	\$0	\$250
- Remainder of Charges	\$0	about 80% to a lifetime maximum benefit of \$50,000	20% and amounts over the \$50,000 lifetime maximum benefit
If there exists a conflict between this Comparison Chart and the official plan documents for each plan, the official plans documents will prevail. The city of Houston reserves the right to change, modify, increase or terminate any benefits.			